

REMARKS

1) Claim Amendments

Claims 1-9, 11-15, and 17-20 are pending. Following entry of the amendment claims 1, 9, and 15 will have been amended. Support for these amendments can be found at least in Figure 6 and paragraph [0025] of the specification. No new matter has been added.

2) Claim Rejections - 35 U.S.C. § 112, ¶ 2

Claims 1 and 9 have been rejected under 35 U.S.C. § 112, ¶2 as being indefinite for failing to distinctly claim the invention. Claims 1 and 9 have been appropriately amended. Applicant therefore respectfully requests that the Examiner withdraw the rejections of claims 1 and 9 under 35 U.S.C. § 112, ¶ 2.

3) Claim Rejections - 35 U.S.C. § 101

Claims 1-9 have been rejected under 35 U.S.C. § 101 because the claims are allegedly directed towards non-statutory subject matter. The claims have been appropriately amended. Applicant therefore respectfully requests that the Examiner withdraw the 35 U.S.C. § 101 rejections of claims 1-9.

4) Claim Rejections - 35 U.S.C. § 103

Claims 1-5, 7-15, and 17-20 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,832,447 to Rieker et al. ("Rieker") in view of U.S. Patent No. 5,191,522 to Bosco et al. ("Bosco") and U.S. Patent No. 5,655,085 to Ryan et al. ("Ryan"). Claim 10 has been canceled. It is respectfully submitted that claims 1-5, 7-9, 11-15, and 17-20 are allowable over the art of record for the reasons set forth below.

Claim 1 (as amended) teaches a method of managing deductibles for insurance policies comprising providing interrelated tables and policy variables for each table; providing a first key reference in a first table, the first key reference identifying a first specific group of the variables; matching the first key reference to a second table, the first key reference identifying a second specific group of variables and additional key references, the

second table including a first deductible; matching the additional key references to respective additional tables, the additional key references identifying additional specific groups of variables; accessing the second table using the first key reference to retrieve the first deductible; and comparing the first deductible with a second deductible to generate a result. The first deductible comprises a default deductible and the second deductible comprises a current deductible. A deductible amount for a related policy renewal is determined based on the result of comparing the first deductible with the second deductible. As claimed, if the default deductible is less than the current deductible, then the current deductible is used to determine the deductible amount, and otherwise the default deductible is used to determine the deductible amount. Claims 9 and 15 recite similar features.

Ricker describes real-time verification of health insurance eligibility. In Ricker, data from a health care provider computer system is used to request electronic insurance eligibility verification information from health care insurance payors. A patient health insurance verification computer system is connected to a patient registration computer system. The verification computer system obtains data from the registration computer system. The data is captured and broken down into separate data fields. The insurance carrier is determined and the verification computer system determines which electronic data source to request patient eligibility data from. The verification computer system reformats the captured data to fit the data format required by the data source, establishes a communications link to the data source, and sends the reformatted data to the data source. The data source sends patient specific eligibility data which the verification computer system uses to verify insurance coverage. (Ricker, Abstract).

Bosco describes an integrated information storage processing and reporting system for processing and supervising group insurance accounts using a single enterprise-wide relational database. The system provides sales, underwriting, administration, and actuarial functions through integrated program-controlled data processing systems specific for each function and communicating with a group insurance account data bank. Each function is accessible through a single integrated workstation. (Bosco, Abstract).

Ricker and Bosco fail to disclose or suggest "accessing the second table using the first key reference to retrieve the first deductible, the first deductible comprising a default deductible; comparing the first deductible with a second deductible to generate a result, the

second deductible comprising a current deductible; and determining a deductible amount for a related policy renewal based on the result of the comparing the first deductible with the second deductible, wherein if the default deductible is less than the current deductible, then using the current deductible to determine the deductible amount, and otherwise using the default deductible to determine the deductible amount”, as taught by claim 1. The Office Action acknowledges that Rieker and Bosco do not disclose “comparing the first deductible with a second deductible, determining a deductible amount for a related policy renewal based on the comparison of the first deductible with the second deductible.” (Office Action, page 6).

Ryan describes a system for initiating, processing, preparing, storing, and transmitting illustrations of universal life insurance. A computer accesses a database into which data is written and from which data is read, the data including information regarding the life to be insured, general applicant information, insurance information and predetermined text data for incorporation into insurance illustrations. The computer can merge entered or stored data with the predetermined text data to compile the data and text into output embodying an illustration of life insurance. (Ryan, Abstract).

Although Ryan describes premiums and premium amounts with respect to insurance policies and selecting between various insurance policies based on selection criteria and comparisons (e.g., Ryan, column 1, lines 17-20, column 17, lines 61-64, claims 1-4, Figure 27C), Ryan fails to disclose or suggest “accessing the second table using the first key reference to retrieve the first deductible, the first deductible comprising a default deductible; comparing the first deductible with a second deductible to generate a result, the second deductible comprising a current deductible; and determining a deductible amount for a related policy renewal based on the result of the comparing the first deductible with the second deductible, wherein if the default deductible is less than the current deductible, then using the current deductible to determine the deductible amount, and otherwise using the default deductible to determine the deductible amount”, as claimed. Additionally, Ryan is silent regarding deductibles.

Thus, Rieker, Bosco, and Ryan, taken alone or in combination, fail to teach or suggest the features of claim 1 as amended. As noted above, claims 9 and 15 (as amended) recite features similar to those of claim 1.

Based on the foregoing, claims 1, 9, and 15 and claims dependent therefrom, including claims 2-5, 7, 8, 11-14, and 17-20 should not be rejected as being obvious over Rieker, Bosco, and Ryan. Thus, claims 1-5, 7-9, 11-15, and 17-20 are patentable for the reasons set forth above. Withdrawal of the rejections of claims 1-5, 7-9, 11-15, and 17-20 under 35 U.S.C. §103(a) is respectfully requested.

Claim 6 stands rejected under 35 U.S.C. § 103(a) as being unpatentable over Rieker in view of Bosco and Ryan and further in view of U.S. Patent No. 5,325,291 to Garrett et al. ("Garrett"). It is respectfully submitted that claim 6 is allowable over the art of record for the reasons set forth below.

Claim 6 is dependent on claim 1 and is therefore allowable for at least the reasons given above with respect to Rieker, Bosco, and Ryan. Garrett is cited for teaching a first table that controls an initial placement of a first key reference on the second table. More particularly, the Office Action references Figures 5 and 6 and the related text of Garrett, which describes displaying different screens to a user on a terminal to give the user information as to the results of comparisons such as the number of insurance and vehicle records checked, the number and type of mismatches and the records found there (Garrett, column 5, lines 20-29). However, Garrett fails to cure the deficiencies of Rieker, Bosco, and Ryan. Thus, claim 6 is patentable for the reasons set forth above. Withdrawal of the rejection of claim 6 under 35 U.S.C. §103(a) is respectfully requested.

In view of the foregoing remarks, the Applicant respectfully requests that these rejections be withdrawn.

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CONCLUSION

To the extent that there are any remaining issues in this application, the undersigned invites the Examiner to conduct a telephonic interview to resolve such issues. If not, the Applicant respectfully requests allowance of the pending claims. The Applicant, therefore, respectfully requests the issuance of a notice of allowance for all claims pending in the present application.

Respectfully submitted,

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